# Open Enrollment Begins October 15 for 2005 Benefits

**Open enrollment for 2005** will be October 15 - November 15 this year. During this time, retirees may enroll, change or drop coverage for health, dental or life insurance.

Every benefit eligible retiree will receive an open enrollment packet at home explaining the benefit changes. A publication called "Focus on Benefits" will be included in the packet. **Be sure to check out the dates of the benefit Information Meetings that have been scheduled in various county locations and the Meet the Plan days that are scheduled for the Government Center.** 

Visit www.fairfaxcounty.gov/retbrd/oemtgs.pdf for a schedule of these meetings.

## New Life Insurance Contract

The new group term life insurance contract for 2005 was awarded to Minnesota Mutual, the County's current carrier. Retirees will see a couple small changes including slightly lower rates in the age-banded categories for retirees age 30-79, and increased dependent coverage with no premium change. More information on group term life will be provided in the "Focus on Benefits".

#### New Dental Plan for 2005

The Board of Supervisors has approved a contract award to Delta Dental for the County's dental insurance, effective Jan. 1, 2005. The new dental plan is a PPO plan. Retirees will receive information on the dental plan in their open enrollment packets. A list of dates for open enrollment meetings will be published in the "Focus on Benefits" and is included

# Open Enrollment Quick Notes

## **General Information**

- Open enrollment starts October 15 and ends November 15.
- Open enrollment changes take effect January 1, 2005.
- Open enrollment packets will be mailed to every benefit eligible retiree at home.
- ✓ The Benefit Summary Handbook you are used to seeing in your OE packets will not be printed this year There will be a new publication, written by Human Resources, specifically for retirees, called "Focus on Benefits". This publication will be mailed with the open enrollment materials as well as being available on the retirement internet site.

## **Dental Plans**

 New Delta Dental PPO plan information will be included in the open enrollment packet.

in the packets.

- Dental Benefit Providers and Dominion Dental are no longer offered to FC group participants.
- Retirees <u>must enroll</u> for 2005 dental coverage. Current contracts will end December 31, 2004.
- The CIGNA DHMO will no longer include a dental DHMO.
- Discount dental services will still be available in Kaiser and FairChoice.

## ?? QUESTIONS ??

For enrollment or eligibility, call Human Resources at 703-324-4917, TTY 703-22-7314, or the Retirement Agency at 703-279-8200 or 1-800-333-1633

For questions on benefit programs call:

FairChoice BlueChoice 1-800-296-0724

Blue Preferred PPO 1-800-296-0724

or Betsi Fuhrman, 703-324-3474

Kaiser Permanente 301-468-6000

Cigna Health 1-800-244-6224

Delta Dental 1-800-237-6060

Group Term Life Ins. 1-800-843-8358